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AARON CHATHA/METRO

YEAR OF THE MONKEY

Calgarians came out in droves to the Chinese New Year celebrations on Sunday

metroNEWS

Caldwell twins were respected leaders: Father

MEMORIAL

**Teens killed
after crashing
toboggan at
Olympic Park**



**Jeremy
Simes**
For Metro | Calgary

Twins Jordan and Evan Caldwell were the best of friends, though they each made their mark individually.

"It's a real big loss. It's tragic," said the 17-year-olds' dad, Jason. "We need to celebrate their lives now."

The two Caldwell boys died after they and six other boys crashed into a gate while using their personal toboggan after-hours on the bobsleigh track at Canada Olympic Park early Saturday morning.

Memorials were set up at the park for the boys — one located

at the entrance gate to the track. Both boys attended Westmount Charter School, though Evan transferred to Ernest Manning in Feb. 2015 to take specialized pre-engineering classes.

"They were both hugely involved in their schools," Jason said. "Evan helped the first refugees in Calgary over the past number of months. He volunteered every week. He'd play guitar, singing them songs and teaching them English."

Jordan was the president of student council at Westmount.

"He made huge efforts to build relationships with each student and to encourage everyone's involvement in the student body."

Metro has identified two other teens involved in the tragic accident. Heritage Christian Academy students Mark Lyons, 17, and Caleb Hettinga, 17, are in hospital for their injuries.

For more coverage, see page 4



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metronews

Your essential daily news

World leaders condemn North Korea for launching long-range rocket. **World**

CRIME

No personal info on stolen laptops: AHS



**Alex
Boyd**
Metro | Edmonton

The laptops stolen from an Edmonton office last week do not contain patient information, Alberta Health Services says.

The five laptops were stolen during a break-in at AHS's Coronation Plaza offices, near 111 Avenue and 142 Street, on the evening of Jan 25.

"Due to the nature of work for which these devices were used, we are confident that confidential business and identifiable patient information

was not stored on these devices. These devices were primarily used for education and administrative purposes," AHS spokesman Kerry Williamson said in an email.

Edmonton police said they have the laptops' serial numbers, but have not recovered them yet and no arrests have been made.

Last year the provincial privacy commissioner released a report saying that the Medi-centres chain of clinics failed to safeguard

personal health data after a laptop containing information on over 620,000 Albertans was stolen in September 2013.



**We are confident
that confidential
business and
identifiable patient
information was
not stored.**

Kerry Williamson

POLICE

Priest charged with historical sex assaults

Edmonton Police have charged an Anglican priest with several historical sexual assaults.

Police began the investigation last fall about assaults that allegedly took place in the 1980's at the Edmonton Youth Development Centre. The five complainants with whom police have spoken were teens at the time of the assaults between 1985 and 1989.

Father Gordon William Dominey has been charged with five counts of sexual as-

sault and five counts of gross indecency.

Police believe there may be other victims and witnesses and are asking anyone with any information about "Father Gord" to come forward.

Dominey was arrested last Thursday in Coquitlam British Columbia with the assistance of RCMP there.

Anyone with any information is asked to call Crime Stoppers at 1-800-222-8477 or 780-423-4567. METRO

ECONOMY

Company aims to help painter while wife fights cancer



**Lucie
Edwardson**
Metro | Calgary

As the economy has slowed down, so has work for Chestermere-based painter, Poncho Mardones.

But, things got even worse for the Mardones family when his wife, Susanna, was diagnosed with breast cancer just three days before Christmas.

"It's been horrible," he said. "It's been taking a lot of emotion and energy from everybody."

With his wife scheduled for surgery Feb. 11, he is going to have to take significant time off work, making money even tighter for the Mardones family during their most difficult challenge yet.

"She's going to have to take a lot of time off work and it will be very hard for us," said

CONTACT

To contact Poncho with potential painting jobs please call 403-973-9431.



Poncho Mardones, right, with family friend Evonna Bercier. Get My 3 Quotes is waiving its service fees to help Poncho find paid work as a painter. PHOTO COURTESY OF COLLIN SPIRES

Mardones. "It's affecting me so much. I've been together 30 years with my wife. Just thinking of what is coming is tearing me apart. It's hard to function."

A family friend and a local business said they think they have a solution for the Mardones family — but they need help.

Collin Spires, founder of Get My 3 Quotes, said his company will waive fees for Mardones to use their service that helps match contractors with jobs. He'll also ask contractors using their service to donate a little bit of money. Their ultimate goal is to find Mardones some sustained work to help his family.

"We want more than a Band-

Aid fix for Poncho," said Spires. "We want to make sure he has sustained work for the foreseeable future."

And, that's where you come in Calgary. Spires said he hopes Calgarians will reach out to Mardones with painting jobs so he can work to pay his bills and support his wife while she battles with cancer.

Evonna Bercier, a family friend of the Mardones family, said she and her husband are contractors as well, so they understand the difficulty Mardones is having finding work.

"I know that he's a hard worker and he's very likeable," she said. "The last few months

he hasn't been working because of the economy and now with his wife having surgery, radiation and chemotherapy things are getting a lot more expensive."

"Just being able to pay bills and to help his wife not have to worry about paying bills when there are more important things to worry about would be a big help to their family," she added.

Mardones said working would help him satisfy basic needs of his family.

"It would be a lifesaver," he said. "I just need to work to have the things we need — not the things we want. We just need enough to get by."

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The steep drop in oil prices has been a tough blow for Alberta's economy with many worried their jobs will suffer as a result.

LARRY McDougall/CANADIAN PRESS

Albertans see shadow in economic clouds

SURVEY

Poll shows many have bleak outlook



Albertans expect 2016 to be a dark year for their finances, their jobs prospects and the province's economy according to a new survey conducted exclusively for Metro.

The Think HQ survey showed 46 per cent of people are con-

cerned about losing their job or seeing their hours reduced next year. It also found 31 per cent of Albertans expect their financial situation to be worse next year, while 48 per cent expect it to be about the same.

Just 16 per cent of Albertans expect to be in a better financial situation.

Marc Henry, president of Think HQ, said these numbers are a grim low for the province.

"We haven't seen this for quite some time in Alberta, even going back to the fall and spring of last year you had more Albertans saying things could get better," he said.

Mary Moran, president and CEO of Calgary Economic Development, said Albertans' faith in a quick recovery is essentially gone at this point.

"Everybody probably hoped for the first 12 months that oil would come back and now you're going to see changes in behaviour," she said.

She said it will be difficult to get moving again with such bleak consumer confidence.

"We should be concerned that 46 per cent of Albertans think they are going to have reduced hours or be laid off," she said.

ATB financial economist

Todd Hirsch said he hopes people start looking for silver linings.

"I do think people should bear in mind that these types of cycles are unpleasant, but they're fairly normal for Alberta," he said. "They shouldn't worry or panic about this too much."

He said people have to be cautious, but they shouldn't overreact.

"So much of the economy really depends on healthy consumer confidence and consumer optimism."

To join the Voice of Alberta panel, visit thinkhq.com

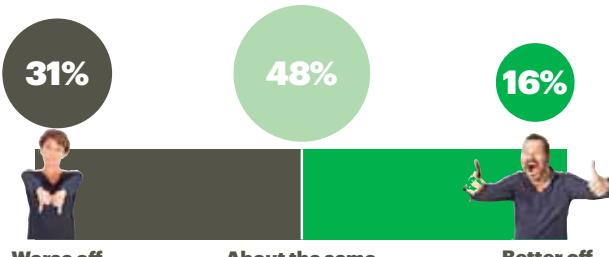
ATTITUDES TAKE A DOWNTURN WITH THE ECONOMY

ThinkHQ surveyed 1,554 people online. Margin of error not applicable, but similar sample sizes yield a margin of error of +/- 4.4 per cent, 19 times out of 20.

1 Thinking about your holiday spending last month, how did it compare to the year before?

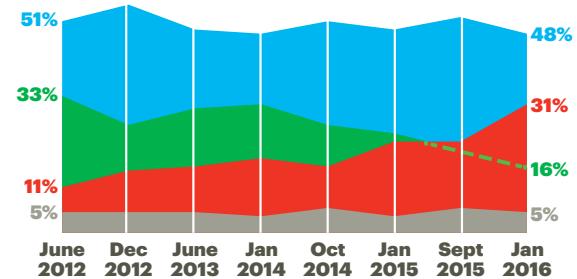


2 In a year from now, do you think you will be better off, worse off or about the same as today, financially?



3 Tracking Albertans' changing expectations of their own financial futures, June 2012 to Jan. 2016

■ Better in a year ■ Same ■ Worse off in a year ■ Unsure



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Twins die tobogganing

TRAGEDY

Brothers were known for jokes, stunts

Jeremy Simes
For Metro | Calgary

Jordan and Evan Caldwell were inseparable.

You couldn't miss the red-haired twins — they did everything together, always full of jokes and laughter, according to classmate Kira Nelson.

The Caldwell twins died after they and six other boys smacked into a gate while using their personal toboggan after-hours on the bobsleigh track at Canada Olympic Park early Saturday morning.

"They were the only guys ... who could think of a stunt so stupid. And that's why everyone loved them," said Nelson.

"They came up with these dumb ideas, and made it out safe. This time it didn't work out."

Their deaths have shocked friends, family, and their school



The Caldwell family. Evan (far left) and Jordan (far right), their sister Katie and parents Shauna and Jason. CONTRIBUTED

and church communities.

The boys grew up in city's northwest community of Arbour Lake. Liliane da Silveira remembers the boys when they were young and said they were easy-going and obedient. "They were all about sports," she said. "They were very good kids."

Evan and Jordan's parents, Shauna and Jason, sold the home to da Silveira about 15 years ago.

The family moved because they wanted to be closer to their church, Rocky Mountain Calvary Chapel, in the community of Cougar Ridge.

"They were very good par-

ents," she said. "I was extremely in shock when I heard the news."

The Caldwell boys attended Westmount Charter School, though Evan transferred to Ernest Manning last year to take pre-engineering classes.

Da Silveira's son, Vinny, went to school with Jordan, who was

president of student council at Westmount Charter School.

"There was something about him," said Vinny, who's in Grade 9. "He just had the confidence to go out and speak. I wouldn't be surprised if a lot of people admired him, like I want to be like Jordan one day."

Both boys were heavily involved in their schools, receiving high grades, starting clubs and mentoring younger kids. They were also Hill Ambassadors at the Canada Olympic Park during the last winter season.

"Everyone who remotely knew them is absolutely devastated they passed," Nelson said. "But there's some comfort in knowing they died together — I don't think one could live without the other."

The Calgary Board of Education said counselling will be available for staff and students.

SAFETY

Officials investigating COP security measures

Police and WinSport officials are investigating how the teens managed to enter the park after hours.

"Overnight at the park we have two full-time security guards on staff. They are responsible for patrolling the entire park," said Dale Oviatt, director of communications. He said there are several cameras throughout the park, in locations including the park entrances and the track itself.

In addition to the police investigation, Oviatt said WinSport is conducting an internal investigation of their security processes to determine if any changes need to be made.

Lawyer Craig Gillespie of Cuming & Gillespie, said it's unlikely the park will be liable for the incident. "Generally, the occupier of a land or premise has the duty to make sure anybody that's authorized to be there can take part in the events in a safe and reasonable manner," he said, adding the rules are different for unauthorized occupants.

AARON CHATHA/METRO

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A photo of Jamie Junker taken moments before falling off Iyarde Ipan ridge. CONTRIBUTED

Hiker lucky to be alive

KANANASKIS COUNTRY

Calgary man escapes plunge off cliff by grabbing tree

Jeremy Simes
For Metro | Calgary

Jamie Junker is feeling lucky to be alive after almost plunging 20 metres from the Iyarde Ipan ridge in Kananaskis Country.

Junker, an avid alpine racer, was training with fellow racer Joanna Ford on the ridge Saturday morning.

He said he thought he chose the better route — one side of the ridge was covered in waist-deep snow while the other was clear.

But as he took his first few steps, the rocks beneath his feet began to crumble.

"I thought, 'I can't believe this is happening to me — like how is this possible?'" he said. "But then you realize it's not warm, it's winter and it's windy."

As he began to fall, Junker immediately grabbed the nearest tree branch.

But the force of it all caused

his shoulder to dislocate, he said.

"Luckily, I held on. It was pretty scary."

Junker then propped himself back on the ridge, with the help of Ford.

But he didn't want to call Kananaskis Country Public Safety Section right away.

"You always want to be able to get out under your own power," he said. "No one wants to be rescued, especially when they can still walk."

So, he and Ford searched YouTube for videos that teach people how to relocate a dislocated shoulder. (Yes, they had cellphone service.)

Junker jammed his dislocated arm against a tree and swung a rock with it, but nothing worked.

"It just wouldn't pop back in."

And the pain then became excruciating.

"Once it kicked in, I started seeing stars."

So Junker gave in and called the rescue team. They flew in with a chopper and things were smooth sailing, he said.

"Once I was in their hands, it was like I was on easy street," he said. "I was surprised with how quick everything was."

Junker plans to go back hiking as soon as possible once his shoulder heals, he added.

"It's a good reminder to be safe. Maybe I'll be more careful next time when I'm on the terrain, but thank God we had cellphones and were properly dressed; it could have been a lot worse."



Luckily, I held on. It was pretty scary.

Jamie Junker

YYC HELPING HOMELESS

Charity group no longer facing city fees

Brodie Thomas
Metro | Calgary

A group that helps the homeless is giving credit to Coun. Joe Magliocca for helping them avoid costly permit fees in Calgary.

Tammi Dagley of YYC Helping Homeless told Metro last week bylaw officers approached her group while they were feeding the homeless in Calgary's East Village.

After contacting 311, Dagley learned the group would have to pay \$50.50 for a permit each time it wanted to hold an event.

In media reports, the city urged Dagley's group to contact officials, but when she reached out through 311 again, she kept getting the same answer.

"It was like pulling teeth to get a hold of anybody," said Dagley.

Enter Magliocca. He had heard about the group's troubles in the media and asked his staff

to look into it.

"I got on the bullhorn with transportation and parks," said the Ward 2 councillor. "I told them my thoughts, and they took it seriously and they made stuff happen."

Dagley said Magliocca's office got them in touch with the Calgary Municipal Land Corporation, which currently manages the land they've been using. They're going to sign a land-use agreement that will allow them to continue until the spring.

With the red tape eliminated, YYC Helping Homeless had their regular Saturday night potluck over the weekend.

Magliocca said he attended with his daughter and met a couple who purchased \$120 worth of food to bring down.

"It was incredible the amount of people who were there," said the councillor. "The spirit of Calgary just came together."

Magliocca said he hopes to help find a long-term solution for the group.



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5

THINGS TO WATCH AT CITY HALL ON MONDAY

After a break last Monday, there's quite a bit for council to tackle this week. Here are five things we'll be watching.

Brodie Thomas
Metro | Calgary

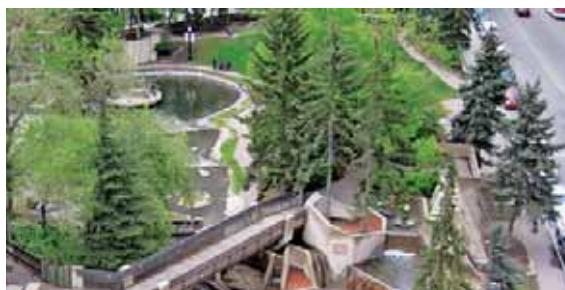
1 Green Line

We won't get to hear what's happening, but during the in-camera portion of the meeting, council will be tackling a laundry list of "proposed acquisitions." The properties line up with the proposed Green Line route. We've seen these acquisitions in the past, but the number of them lined up for Monday suggests the city is moving quickly, to be ready if and when Green Line funding is approved.



2 Park upgrades

Two of Calgary's more well-known public spaces are due for upgrades. Stanley Park in the southwest, and Century Park in the downtown. The latter is especially interesting for its unique design, which is listed in the city's inventory of Historic Resources. Century Park already has funding set aside for its upgrades, while Stanley Park does not.



3 Kensington Legion

The hotly contested land-use debate is coming up once again on Monday. Truman Developments wants to build a large condo building on Kensington road, on the site of a Royal Canadian Legion. The developers are going to build the legion a new branch in exchange for the land, but local residents are not happy with the size of the building.

4 Chinatown

It's a timely issue, since the discussion falls on Chinese New Year. A developer wants to build a 30-storey building on a vacant lot in the Chinatown district. However there are rules that prevent buildings that high. The Chinatown Community Stakeholders' committee is against the plan, but area Coun. Druh Farrell said she has a way forward to make this work for all.



5 Crowchild Trail study update

Don't expect anything earth-shattering, but project planners are reporting back to council on what they've been hearing at public consultations. According to project manager Feisal Lakha, they've gotten thousands of ideas from the general public on how to make Crowchild Trail better, especially at the Bow River crossing. Some refurbishment work is slated to start on the bridge over the Bow River this spring.

This startup firm helps other startups

NETWORKING

Pixelated Pintos handles digital marketing



Aaron Chatha
Metro | Calgary

Kendall Titchener didn't waste any time after being laid off from her oil and gas job last

October. Before she was even out of the door, she was already well on the way to realizing the dream of running her own company full-time.

Titchener's company, Pixelated Pintos, handles digital marketing for startups. Her first task was figuring out how to market her own startup digital marketing company.

She found a straightforward answer: by reaching out.

On her website, Titchener

created a resource guide for startups within the city — touching on finding networking events, co-working spaces and even venture capital firms.

She said this has allowed her to tap into the Calgary startup community, make connections and provide a resource.

The business side of Pixelated Pintos, meanwhile, helps to focus on building a product.

"When your focus is getting a product off the ground,

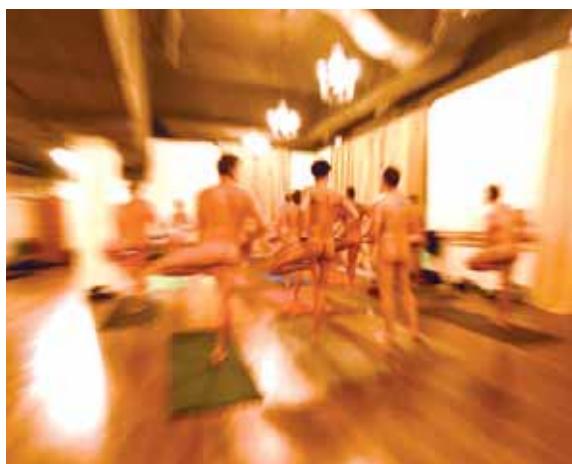
you're refining that product and getting it to market — so this aspect of it, the digital marketing for startups, is really where I saw a need," she said.

Titchener said startups must do more than just open Facebook and Twitter pages.

The bigger picture is focused on branding and building a loyal following, she said — build content calendars, and then react to what people are talking about.



Kendall Titchener of Pixelated Pintos. AARON CHATHA/METRO



Katherine Medina's co-ed participants can soon join a Valentine's Day class. CONTRIBUTED

RECREATION

Naked yoga class a booming business



Helen Pike
Metro | Calgary

A handful of Calgarians have been ditching the lycra for a new kind of downward dog.

It's been over a year since Katherine Medina began running co-ed naked yoga classes in Calgary and she says business just keeps picking up steam. What started as classes with two or four nude yoga students has grown to packed sessions of 20 to 30 — and month after month, her database keeps growing.

As of last week, over 300 Calgarians had signed up with Medina at one point in time.

"It literally is growing week by week," Medina said. "I get probably two to three people every week, without fail, every class I have has at least one new person in it."

She said her clients fall into two categories — the regular nudists and those looking to scratch a nude sun salutation off their bucket list.

For those out of the loop on what naked yoga is all about, get your mind out of the gutter — it's a totally non-sexual

experience. So, you may be surprised that Medina is offering a Valentine's Day class to couples.

"It's not even necessarily about anybody who needs yoga experience at all, it's a very very slow practice," Medina said. "Lots of looking at each other, lots of touching each other, supporting each other ... it's not very serious it's fun."

She said it's more about connecting as a couple and seeing each other naked in a totally non-sexual context.

"Even though I'll have three or four couples, they'll each have their own corner and they'll have time to get to know each other, support each other and be together," Medina said. "None of my yoga classes, or these nude events are sexual ... it's all about supporting each other."

Although to her there's nothing wrong with a daily practice in the buff she's had to move locations twice after the spaces she was renting told her their regular clientele weren't comfortable going somewhere where nude yoga is also held.

For more information about Medina's classes, visit www.nakedyogayc.com.

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Lucie Edwardson
Metro | Calgary

Competing at the international level is a milestone for any athlete, but for Ben Churchill, making his international debut in Lillehammer, Norway, is even more special.

"It's absolutely amazing to be going to the home of biathlon," said the 17-year-old Bishop Carroll High School Grade 12 student. "It's personally very, very exciting."

Churchill, who took off for the competition Sunday, is one of 54 Canadian athletes competing in the second ever Winter Youth Olympic Games where a total of 11,000 athletes from 71 different countries will be competing in 71 different medal events spread



Adam Runnalls at the Youth World Championships in Romania. COURTESY BRYAN DICKSON

over 15 disciplines.

Not only will Churchill be competing in three separate biathlon events, but he has also been chosen as Canada's flag bearer, an honour Churchill is "thrilled" about.

"Only one person gets to be flag bearer for each country so I was shocked to find out — it was a really cool surprise," he said. "It's going to be super special to lead the Canadian team into opening

ceremonies."

Churchill said he owes a lot to biathlon.

"It's really transformed me as a person, I've developed a lot through biathlon," he said. "I've become a much more or-

ganized person and far more disciplined and I push myself everyday."

Churchill's not the only member of his local team, Calgary Biathlon Racers, competing on the international

It's absolutely amazing to be going to the home of biathlon.
— Ben Churchill

stage, either. His teammate Adam Runnalls just returned from Youth World Championships in Romania.

Runnalls, 17, is a Grade 12 student at Robert Thirsk High School. He said competing in Romania, where he placed in the top 20, was "pretty exciting."

"It was a new experience — I'd never really seen this level of competition before," he said. "Competing internationally we went in blind, not knowing the other racers, so it was a brand new experience."

Airat Aitniakov who coaches both boys said he is "humbled and proud," by their success. "They way they are performing is beyond my expectations. It's very impressive," he said.

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66% Spike In Recent Foreclosures Plus Aging Baby Boomers Downsizing Creating Discounted Property Frenzy In U.S.

New Real Estate Bonanza

Right now while you are reading this, hedge funds are buying U.S. property in mass. Foreign nationals are loading up on houses as fast as they can. Some savvy individuals are snapping up housing in the U.S. like never before.

In October, *Reuters* reported private investment firm Starwood Capital Group got in the game. They purchased 23,262 mid-rise and garden-style apartments for a whopping \$5.37 billion. Other hedge funds are buying entire subdivisions under construction.

The Chinese are the number one overseas investors of U.S. real estate. Often they will buy 10 condos at once, sight unseen.

Does all this investment activity show the U.S. headed for another property bubble? The answer is no.

Demographics are driving demand for rental property to heights unseen in American history. *Bloomberg Business* says rents are only going higher.

The Millennials saddled with student debt, are choosing to rent. Others want to live in cities and avoid long commutes home ownership often demands.

One of the fastest growing demographic segments in the U.S. is those over age 65. Their downsizing activity is flooding the market with discounted property.

Foreclosures, Flips & Flowing Money

Foreclosures clogged in the U.S. courts are now surging. Those that know how are gaining windfalls of opportunity for flips or portfolio growth.

Yet investors are asking, "Can I still find good deals in U.S. property?" The answer is an emphatic YES.



Warren Buffet told CNBC he would buy a couple hundred thousand single family homes if he could.

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'Digital debris' proves vital to trials

LEGAL SYSTEM

Jian Ghomeshi case shows how online trail gets used

The unearthing of 13-year-old emails in an attempt to discredit a woman accusing Jian Ghomeshi of sexual assault underscores the growing importance of "digital debris" in criminal and civil trials, experts say.

Lawyers and technology experts say the Internet has allowed for extensive records to be kept of one's movements and comments unlike anything in the past, but most people still don't consider the potential permanence of their words when firing off a message.

The amount of electronic data, records and documents introduced in trials can be "overwhelming," said David Fraser, an Internet and privacy lawyer with McInnes Cooper.

"There's also a tendency for people to put in email messages things that would be relatively casual that they

earlier would have picked up the phone to communicate," he said.

"Picking up the phone wouldn't have created a record, but as soon as (the recipient has) an email message and they're not inclined to delete it, all of a sudden you have a record."

Defence lawyer Marie Henein has grilled two female complainants on their correspondence with Ghomeshi after the alleged assaults. A third has yet to testify.

While 13 years is a bit further back than most people's saved correspondence stretches,

Only a few lines of Ghomeshi's replies have been read out by the defence and the Crown has not indicated that it has digital dirt on the former CBC Radio host. It may not be too late for the Crown to seek a search warrant for Ghomeshi's emails, if it hasn't already, Fraser said.

He said it's common sense in 2016 for lawyers to ask themselves if there's a likelihood that there's relevant electronic evidence — be it emails, text messages, social media posts, Yelp reviews or Foursquare check-ins.

"In our day-to-day lives we



With emails, there can be ghosts or shadows that sort of reverberate out there.

Ronald Cenfetelli, Sauder School of Business

es, Fraser said it's increasingly common to hang on to emails forever, given that web-based clients like Gmail, Yahoo Mail and Hotmail have practically unlimited storage space.

"It's a whole lot easier to keep it than it is to make the effort to decide what to delete," he said.

leave so much digital debris that some of that could be relevant in a criminal case or a civil trial."

An entire industry called e-discovery or digital forensics has sprung up to assist lawyers in cases where deeper online digging is needed.

THE CANADIAN PRESS



Former CBC radio host Jian Ghomeshi has pleaded not guilty to charges of sexual assault. His defence is using emails from accusers to attempt to discredit their testimony. THE CANADIAN PRESS

STUDY

Stigma worst barrier for sex workers leaving the industry



A study interviewed 22 Vancouver sex workers, who reported challenges from name-calling to violence. THE CANADIAN PRESS FILE

When Cheryl's manager discovered the 38-year-old used to work in the sex trade, she says he joked that a name plate on her desk read "public relations."

Kayla, 61, also was in a new job when, she says, a police officer informed a colleague she had formerly been a "prostitute and a junkie." She lost the job and saw no option but returning to the sex industry.

Both women encountered the degrading treatment when they attempted to leave sex work for new occupations, an obstacle that

a recently published study calls the "whore stigma." The women were among 22 Vancouver sex workers interviewed for a peer-reviewed article in the Canadian Review of Sociology.

The women, whose names were changed in the study to protect their identities, reported challenges from name calling to violence, identifying the stigma they faced as the most challenging barrier to leaving the sex industry.

in Burnaby, B.C.

"It's like there's no escape from this," said Bowen, whose study was published in November.

"Sex workers would expect from predators this hate speech and this rage and all that stuff. But they wouldn't necessarily expect it from a co-worker five years after they transitioned out of the industry."

The participants, ages 20 to 61, were either no longer working in the industry or leading "dual lives" by holding two jobs,

concealing each from the other. None of them had worked on the streets.

Bowen gathered their stories in 2012 in a period after Ontario's Superior Court struck down key prostitution laws.

Making the career switch is like shifting from playing jazz music to dentistry, said Bowen. Former sex workers also feel compelled to keep secrets, she said, which makes accessing resources, education and job opportunities more difficult.

THE CANADIAN PRESS

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Presenter: Bart van Schaayk, Principal – GPMI

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VANCOUVER

Sobering centre planned

Health officials in Vancouver are planning a "sobering centre" seven years after it was recommended by an inquiry into the death of a severely intoxicated homeless man, but some advocates and family members say it still falls short.

Vancouver Coastal Health has begun planning a facility where police could take people who are drunk or high on drugs instead of a jail cell. It will be attached to a new detox centre, to replace an aging building that already contains a small sobering unit of about five to 10 beds.

A stand-alone sobering centre was recommended in 2009 after an inquiry into the death of Frank Paul. In 1998, the 47-year-old aboriginal man was refused entry to jail and police dumped him in an alley, where he died of hypothermia within hours.

"I am disappointed to hear about the building not being a stand-alone," said Peggy Clement, Paul's cousin. "It looks like the government is trying to put a Band-Aid on just to say that they did something on the inquiry recommendations."

Advocates say Vancouver

Coastal Health has taken too long to act on the recommendation and chronically addicted people may not want to go to a sobering centre inside a detox facility. But the health authority says it's best to unite addiction services under one roof.

Andrew MacFarlane, a director of mental health and substance use at Vancouver Coastal Health, said he hopes the new site will be built within the next five years and will include sobering, detox, research and outpatient withdrawal management.

THE CANADIAN PRESS

IN BRIEF

Data-search system faces delays before census

An \$18-million project to make it easier to sort through reams of data from the coming census has been beset by delays and uncertainty that the three-year project will be done on time.

Called the "new dissemination model," the project is designed to make it easier to organize, read and play with the data statistical agency collects, be it census or jobs data.

THE CANADIAN PRESS

North Korea rocket test condemned

UNITED NATIONS

UN Security Council calls meeting to discuss launch

For North Korea's propaganda machine, the long-range rocket launch Sunday carved a glorious trail of "fascinating vapour" through the clear blue sky. For South Korea's president, and other world leaders, it was a banned test of dangerous ballistic missile technology and yet another "intolerable provocation."

The UN Security Council responded at an emergency meeting Sunday by issuing a statement strongly condemning the rocket launch.

North Korea, which calls its launches part of a peaceful space program, said it had successfully put a new Earth observation satellite, the Kwangmyongsong 4,

or Shining Star 4, into orbit less than 10 minutes after liftoff. It vowed more such launches.

The launch follows North Korea's widely disputed claim last month to have tested a hydrogen bomb. Washington and its allies will consider the rocket launch a further provocation and push for more tough sanctions.

The UN Security Council held a closed-door emergency meeting at the request of the U.S. and Japan. The statement approved by all 15 council members underscored that launches using ballistic missile technology, "even if characterized as a satellite launch or space launch vehicle" contribute to North Korea's development of systems to deliver nuclear weapons.

Canadian Foreign Affairs Minister Stephane Dion issued a statement condemning the rocket launch, calling it "unwarranted, irresponsible and dangerous behaviour."

THE ASSOCIATED PRESS

SYRIAN REFUGEES

Turkey at 'capacity,' says deputy premier

Turkey has reached the end of its "capacity to absorb" refugees but will continue to take them in, the deputy premier said Sunday, as his country faced mounting pressure to open its border to tens of thousands of Syrians who have fled a government onslaught.

The United Arab Emirates, meanwhile, joined Saudi Arabia in saying that it was open to the idea of sending ground troops to Syria to battle the Islamic State of Iraq and the Levant (ISIL), raising the possibility of even greater foreign involvement in the five-year-old civil war.

Turkish authorities say up to 35,000 Syrians have massed along the border, which remained closed for a third day on Sunday. The governor of the Turkish border province of Kilis said Saturday that Turkey would provide aid to the displaced within Syria, but would only open the gates in the event of an "extraordinary crisis."

Deputy Prime Minister Numan Kurtulmus told CNN-Turk television that Turkey is now hosting a total of 3 million refugees, including 2.5 million Syrians.

3M

Turkey is currently hosting 3 million refugees inside its borders, 2.5 million of which are from Syria.



TAIWAN EARTHQUAKE

Rescuing survivors

As anxious families waited nearby, rescuers on Sunday painstakingly pulled more survivors from the remains of a highrise apartment building that collapsed a day earlier in a powerful earthquake that shook southern Taiwan and killed at least 32 people. The government in Tainan, the worst-hit city, said that more than 170 people had been rescued alive from the 17-storey

building, which folded like an accordion.

The Tainan Disaster Emergency Center estimated 118 people were still trapped at the site, many at the bottom.

Earthquakes frequently rattle Taiwan, but most are minor and cause little or no damage, though a magnitude-7.6 quake in central Taiwan in 1999 killed more than 2,300 people. THE ASSOCIATED PRESS

1 Search-and-rescue workers try to locate a victim at a collapsed building on Sunday in the southern Taiwanese city of Tainan. LAM YIK FEI/GETTY IMAGES

2 A rescue worker leaves the site of a disaster zone in Tainan. The fall of one highrise, built in 1989, raised questions about whether its construction had been shoddy. ANTHONY WALLACE/AFP/GETTY IMAGES

3 Residents line up for water as the earthquake damaged water pipes near the Wei Kuan complex in Tainan. SAM YEH/AFP/GETTY IMAGES

4 Local aid workers comfort a man at a temple across from a building destroyed in the earthquake. WALLY SANTANA/THE ASSOCIATED PRESS

IN BRIEF

Clinton makes stop in Flint

Taking a detour from New Hampshire's campaign trail, Hillary Clinton said Sunday that a water crisis in a Michigan city was "immoral" and demanded that Congress approve \$200 million in aid to address the community's battle with contaminated water. The Democratic presidential hopeful made a visit to Flint, Mich., an unusual stop for a candidate trailing in polls against rival Bernie Sanders in the first primary state. Clinton hopes to use a narrow Iowa vote as a springboard for primaries later this month.

THE ASSOCIATED PRESS

Professor, college part after religious comments

A professor at a Christian college who asserted Christians and Muslims worship the same God will leave her post, the school near Chicago announced.

In a statement posted on Wheaton College's website, the school and Larycia Hawkins said they "have reached a confidential agreement under which they will part ways." The statement didn't go into details. THE ASSOCIATED PRESS

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SOMALIA

Airport security was 'zero,' says Serb pilot

The Serb pilot who landed a jet-liner in Somalia with a gaping hole in its fuselage said Sunday he never doubted that it was caused by a bomb and described the security surrounding the airplane at Mogadishu Airport as "zero."

A suicide bomber is suspected to have set off the explosive inside the plane, Somali officials said Saturday. The blast sucked a male passenger out of the plane and forced the aircraft to make an emergency landing

Tuesday in Somalia's capital, they said.

The explosion happened about 15 minutes after the plane, with 75 passengers on board, took off from the airport and was at 3,500 metres, ascending toward 31,000 feet.

"When we went past 10,000 feet, we switched off the fasten belts sign and the cabin crew started serving passengers," pilot captain Vlatko Vodopivec told The Associated Press. "When we climbed

+ PUBLIC SAFETY

Somalia's government said it will tighten security at the airport to prevent further threats.

past 11,000 feet, it exploded. At first, I thought it was a window breaking. However, we soon sensed the smell of the explosives when smoke came rushing into the cockpit."

If the explosion happened at a higher altitude, the hole in the fuselage might have caused more severe structural damage, he said.

The explosion killed one passenger, Abdullaahi Abdisalam Borle, according to Somali officials who did not give further details. A man's body was found in the town of Balad, 30 kilometres north of Mogadishu, according to police who said he might have been blown from the plane. THE ASSOCIATED PRESS



Mayor Ennio Scridel leads a candlelight procession to honour 28-year-old student Giulio Regeni in his hometown of Fiumicello, Italy, Sunday. PAOLO GIOVANNINI/THE ASSOCIATED PRESS

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Slain Italian student died violently

EGYPT

Autopsy says man suffered 'inhuman' injuries

A second autopsy on the body of an Italian found slain in Egypt reveals that the doctoral student suffered "inhuman, animal-like" violence, Italy's interior minister said Sunday as he pressed Egypt's president to fully cooperate with the criminal investigation.

Rome prosecutors have opened a murder investigation into the death of Giulio Regeni, whose battered corpse was found near a highway outside Cairo nine days after he was reported missing in the Egyptian capital.

Italy's ambassador, who viewed the body a few hours after Egyptian authorities told Italy about its discovery on Feb. 3, had already said the victim showed signs of a brutal beating and torture.

A second autopsy was performed late Saturday in Rome after the body was flown to Italy, concluded that Regeni died after a cervical vertebra was broken, said Alessandra Ballerini, a human rights lawyer appointed by the young man's family to follow developments in the case.

Interior Minister Angelino Alfano said on a Sky TV inter-

view show Sunday that he still hasn't gotten his breath back after learning the shocking results of the latest autopsy.

The Italian news agency ANSA, citing unidentified sources close to the Italian coroners, said the findings led to the conclusion that Regeni's neck was twisted or struck, breaking a vertebra and leaving him unable to breathe. It said he suffered various other fractures as well.

"We had to view the results of the autopsy," Minister Alfano said, referring to Italian authorities. Regeni suffered "something inhuman, animal-like, an unacceptable violence," he said.

Alfano pressed Egyptian President Abdel Fattah el-Sissi to ensure co-operation.

"I am convinced that it is in the interest of el-Sissi to work together," Alfano said. "No one can bring Giulio back to life, but (to) bring the truth to the surface will perhaps be able to save more lives." THE ASSOCIATED PRESS

+ ANSWERS

Human rights lawyer Alessandra Ballerini said full autopsy results won't be available for a few days. Testing of tissue and fluid samples will help determine how long after Regeni's Jan. 25 disappearance he died.

THE ASSOCIATED PRESS

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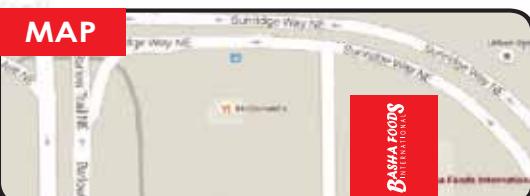
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GERMANY

Canada's Maple Bank shut

German authorities have ordered the closure of Maple Bank after it was investigated for alleged tax evasion and money laundering.

Maple Bank is part of Canada's Maple Financial Group.

The Federal Financial Supervisory Authority said Sunday that it has forbidden Maple Bank from making payments or selling assets "due to impending financial over-indebtedness." The watchdog, known as Bafin, also banned the bank from taking customer payments other than those made to repay debts. It says the bank, with assets of 5 billion euros (\$7.72 billion) and liabilities of around 2.6 billion euros (\$4.02 billion), will have to put aside funds to cover tax payments. **THE ASSOCIATED PRESS**

\$4.02B

Maple Bank's liabilities, according to German regulator Bafin.

U.S. state eyes Quebec power

NEW ENGLAND

Massachusetts needs clean energy to meet green goals

Tapping into Canadian hydropower is hardly a new concept in energy-starved New England. But Massachusetts Gov. Charlie Baker's proposal to authorize long-term contracts between utilities and hydropower producers is being viewed in some quarters as a potential game-changer for the region.

The move is not without doubters, and the question of how to deliver Canadian hydro on a large scale remains unanswered. Among several plans yet to secure final approval are the \$1.4 billion Northern Pass project, designed to bring 1,090 megawatts of Hydro-Quebec power through New Hampshire

into southern New England and a 1,000-megawatt transmission line beneath Lake Champlain in Vermont. A single megawatt can power up to 1,000 homes.

Without a hydropower infusion, Baker contends his state won't meet its 2020 target of reducing greenhouse gas emissions by 25 per cent from 1990 levels. Beyond that goal, the governor and other regional leaders point to a practical need to replace electricity generation that has or will soon disappear from the energy landscape.

Massachusetts, the region's most populous state, has the biggest energy appetite and typically accounts for roughly half the typical weekday demand.

If the lost power isn't replaced, Baker warns, the state and region will fall prey to an uncertain global energy market

and be forced to rely more on carbon-producing fossil fuels.

"That would be the ultimate lose-lose," he said. "Unpredictable, high-priced and less green than our current situation."

The legislation would direct electric distribution companies in co-operation with the state to solicit competitive bids for long-term deals with hydroelectric producers. While current law permits hydropower procurement, administration officials believe it's unlikely to occur without the incentive of longer contracts.

Matthew Beaton, Baker's secretary of energy and environmental affairs, said Connecticut and Rhode Island already authorize long-term procurement but were waiting for Massachusetts to take a similar path.

THE ASSOCIATED PRESS

That would be the ultimate lose-lose.
Charlie Baker on being forced to fossil fuels



ELECTRICITY NEW YORK TOWN PLANS TO GO OFF GRID

Supervisor David Fleming stands on a landfill in Nassau, N.Y. The upstate New York town is planning to pull its municipal buildings off the electric grid after repeatedly finding itself without power for days during a string of storms last year. It intends to develop energy independent "microgrids" to power its six buildings with solar, wind, landfill gas and battery storage power by 2020. **THE ASSOCIATED PRESS**

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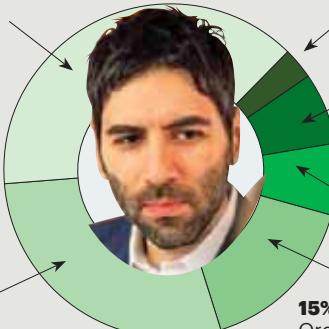
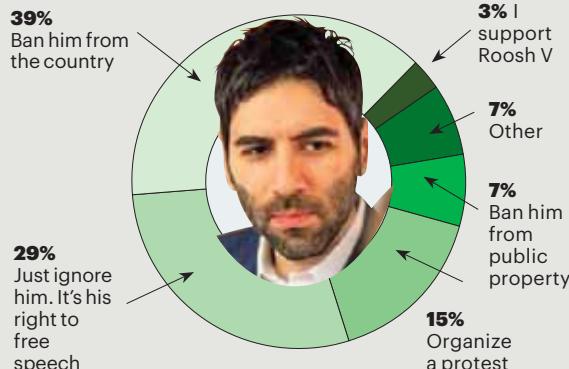
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Metro POLL

Roosh the Rude

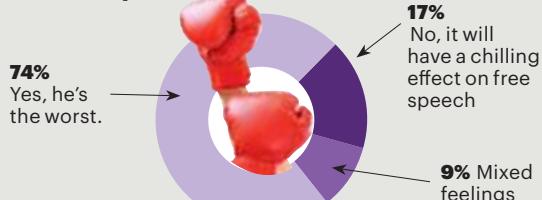
Daryush Valizadeh, a.k.a. Roosh V, is known for advocating that rape be legalized on private property, musing about how unfortunately difficult it would be to take the vote back from women, and publishing charming blog posts such as "5 Reasons to Date A Girl With An Eating Disorder" (they're "rarely fat" and "eager to please"). His planned, and since cancelled, meetups across Canada were met with opposition from feminists and leaders at all levels of government. We asked our readers what should be done about Roosh spreading his vile views, especially those that may not quite rise to the level of hate speech. Should we avoid giving the Rooshes of the world attention? Or crack down?

1 What was the best way to respond to Roosh V's planned meetups in Canadian cities?



Visit metronews.ca to have your say.

2 Are you happy Roosh V cancelled his Canadian meetups?



3 What kinds of public speech should be restricted by law?

22% Incitement to violence
17% White supremacy/racism
16% Sexism/misogyny
15% Homophobia
15% Dangerous misinformation (i.e. quack cancer cures)
10% Nothing but very narrow exceptions (i.e. threats, slander).
3% Nothing! I'm a free-speech absolutist
2% Other

Banning sexism, homophobia and white supremacy won't end those systems.

Raise money for anti-violence programming for every man who shows up at the meetups.

WE ASKED Metro readers

Edmonton model could solve our potty problem

KLASZUS' CALGARY

Jeremy Klaszus



Anyone with young kids or intestinal problems — or just a functioning bladder — knows the woe of trying to find a public washroom in Calgary.

Worse still, if you do find one, chances are it's locked.

The fancy self-cleaning washrooms in East Village? Locked, except during events.

The washrooms in many city parks such as North Glenmore Park or Riley Park? Open only April through October.

And if you're waiting for the LRT downtown after a night at the pub, well, tough.

You gotta hold it. That, or find a McDonald's or some such place, feign mild interest in buying a cheeseburger, and slip into the washroom.

Not that everyone is so discreet.

Peruse a 2015 Reddit thread, and you'll find some illicit solutions. "I've had to take so many sketchy downtown pees because of the washroom situation," wrote one poster.

"I hear the corners of the ramp walkways work well by the zoo and Max Bell," wrote another. Yuck.

We have a potty problem in this city.

We want people to use parks and public spaces — get outside, be active and so on — but we pretend they won't need to relieve themselves while they're out.

Well, using the washroom is a basic human function, along with walking.

This problem isn't particular to Calgary. It's a challenge in cities nationwide.

In Ottawa, it got so bad that people started a "GottaGo!" campaign for more public toilets.

Last year, Crohn's and Col-

itis Canada also launched a campaign for more washroom access (particularly in stores and other businesses) for people with bowel problems.

As often happens, I can't help but cast an envious eye northward.

A bunch of Edmonton LRT stations — nearly half — have accessible public washrooms.

As well, Edmonton has a network of winter chalets and washrooms in the River Valley, part of an effort to keep people outside and active in the chilly months.

"Whether you're tobogganing, skating, cross-country skiing, snowshoeing or winter picnicking, you'll find a pause as welcome as fresh-fallen snow," says Edmonton's website.

Oh, to have such a luxury here.

Based on demand, Calgary's parks department decides which washrooms are seasonal and which are open

year-round.

Things changed in Carburn Park in the southeast, for example, when it got an outdoor skating rink.

"Demand in the park increased," says Todd Reichardt with the city parks department. "Subsequently, we opened up the washroom."

Year-round washrooms mean extra costs, of course. It's not as simple as keeping doors unlocked. Daily cleaning is required, and Reichardt says the city also needs to be mindful of user and staff safety.

Some progress has been made. The city has expanded the number of year-round washrooms in parks, according to Reichardt. But we still need more public toilets in this town. After all, one can only hold it for so long.

Jeremy Klaszus is a Calgary-based freelance journalist and stay-at-home dad.



ROSEMARY WESTWOOD

metrview

My past, put on trial, would make me look like an idiot, too.

The Jian Ghomeshi sexual-assault trial has become a battleground, all right. And not just inside the courtroom.

In an ongoing swarm of tweets, public onlookers have editorialized every comment broadcast from the testimony. It's a digital debate between two entrenched camps: those who are inclined to believe the women, and those who aren't; those who view the judicial process with distaste, and those who defend it. Following #Ghomeshi makes it obvious both sides made up their minds long before the trial began.

And while many pro-complainant voices have tweeted their dismay at the narrative that Marie Henein, Ghomeshi's lawyer, drew all week — of women enamoured with Ghomeshi, who continued to seek his attention after encounters that they would later claim involved assault, who were fame-hungry and opportunistic — let's not forget how those same women performed on the stand.

That is to say, remarkably well.

I might not have Lucy DeCoutere's fellatio-on-a-beer-bottle sense of humour (she sent such a photo to Ghomeshi), or the first complainant's instinct to email a man a bikini shot (though I know women who have) — but my own past, put on trial, would make me look like an idiot.

Especially — especially —

when it comes to men.

These two witnesses seemed prepared for Henein's force. The first, perhaps the more combative, appeared ready for Henein to call her a liar. At times she seemed confused, but she fought where she could to reiterate the core of her complaint.

DeCoutere, the second witness, was quick to criticize her own reaction to the alleged assault, her calm giving way to a more tense demeanour as the pressure grew. She treated Henein's most damning evidence as consistent with her own initial narrative: The beer-bottle photo, along with some other steamy correspondence, was her way of "placating" Ghomeshi, despite what she says he did. When breaks in the questioning came, DeCoutere could still crack a smile at the court staff. She seemed candid and forthcoming, if sometimes caught off guard.

This — how these two women behaved on the stand — may not change the views of the crowds of observers, hungrily consuming the play-by-play on Twitter.

And nothing could dissuade Marie Henein — hunter of all closet skeletons — from her efforts to shred the witnesses' credibility.

Judge William Horkins, however, will be the ultimate arbiter. And there's a chance he will be swayed by what he's seen in the witness box.

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Your essential daily news

Next stop, Oscars? Alejandro Iñárritu wins Directors Guild award



Beyoncé joined Chris Martin of Coldplay in headlining the Pepsi Super Bowl 50 Halftime Show Levi's Stadium in Santa Clara, Calif. GETTY



Love and positivity on stage

FOOTBALL

Star-spangled lineup fires up the crowd

SUPER BOWL

And the crowd goes wild for Coldplay, Bruno Mars and Queen B!

British rock band Coldplay headlined the Super Bowl 50 halftime show Sunday night at Levi's Stadium in Santa Clara, Calif.

The group kicked the show off with a nostalgic performance of their hit song *Viva la Vida*.

Spectators responded with screams as Coldplay continued to rock the crowd with another hit from the past, *Paradise*.

The band then followed up with *Adventure of a Lifetime*, a song from their latest album.

Soon after, Bruno Mars popped on stage and turned the funk up with hit song *Uptown Funk* along with Mark Ronson, who was pretending to DJ.

Beyoncé brought her fierce self next and performed her newly released single *Formation*, which took the Internet by storm soon after its release on Saturday.

TORSTAR NEWS SERVICE



Left: Bruno Mars rocked the stadium as another of the stars in the halftime show. **Right:** Lady Gaga kicked off the Superbowl with the U.S. anthem, impressing listeners by hitting all the high notes.

GETTY IMAGES

TELEVISION

Big advertisers gamble on upbeat messaging

Forty-plus advertisers — including newcomers like Amazon and stalwarts like Anheuser-Busch — have taken a \$5-million gamble for a 30-second chance to wow viewers.

Instead of slapstick-focused ads or racy messages this year, advertisers are trying to break out with empowering and even heartfelt messages.

Pokémon urges kids to "train on," Michelob Ultra tells exercisers to "breathe" and SunTrust urges people to let go of financial stress.

"The Super Bowl ad party is growing up," said Kelly O'Keefe, a Virginia Commonwealth University marketing professor.

"We're telling stories in different ways. The storytelling is better than ever."

In an effort to grab early buzz, almost three dozen advertisers released their ads online ahead of the game this year.

YouTube says brands that release their ads on YouTube before the game receive an average of 2.2 times more views than those that wait until game day to post an ad.

THE ASSOCIATED PRESS



Yes, you can be too frugal

**THE CHALLENGE:**

Metro's finance guru Lesley-Anne Scorgie is on a mission to transform the finances of two young women: Annick, who is heavily indebted, and Yolanda, who is on a mission to save a down payment. Each week, they take action to improve their financial fitness. Join the conversation #MetroMoneyMakeover @LesleyScorgie

THIS WEEK: Yolanda, a 27-year-old web communications specialist, is a super-saver. But, her ultra-frugal behaviour is leading to two undesirable outcomes. First, Yolanda's friends are getting annoyed because they think she's a cheapskate. Second, she's blowing her savings because she's depriving herself of regular intervals of fun like meals out and the occasional new pair of shoes.

NEXT WEEK: Annick learns how to take advantage of free money through her employer's RRSP program while kicking her debt in the butt.

LESLEY-ANNE SCORGIE IS A BESTSELLING AUTHOR AND FOUNDER OF MEVEST, A MONEY COACHING SERVICE FOR CANADIANS. FOLLOW HER @LESLEYSCORGIE

**Yolanda, 27, Mississauga**

MONTHLY SURPLUS
\$ 435

To kick her binge-savings habit, Yolanda has to master her cash flow so that she will still be able to spend money on her favourite things. LIZ BEDDALL/METRO CANADA

THE STORY

I've helped many people get their finances into shape but Yolanda is by far the most frugal person I've met... even more than myself. In fact, she even asked our Metro photographer to pay her \$3 bus fare for the photo shoot for this series.

That's nothing. Yolanda coupons her way through the weekly grocery specials, surfs the Internet on free Wi-Fi, grinds retailers for discounts and trades her friend dates at restaurants and bars for homemade tea and a stroll.

Minding her dollars and cents keeps her debt free and affords Yolanda the opportunity to save between \$500 to \$700 per month, all in an effort to build up a \$25,000 down payment on a home within the next three years.

THE LESSON

As some Twitter followers have pointed out, Yolanda should be saving more given her ultra-frugal spending, low cost of living and \$42,000 annual salary.

I thought the exact same thing until I discovered Yolanda has a bad habit of saving like a demon and then blowing her savings in one fell swoop on travel and her cute pooch. We are going to kick her binge savings habit to the curb.

Yolanda has some homework to do. To control her impulse spending, she has to master her cash flow, through budgeting (a plan for her money) and monthly spending summaries (the reconciliation of her budget to what actually happened). Once she masters this exercise, I estimate she can save an additional \$250 per month toward her down payment and still spend money on her favourite things.

The other thing I worry about is that Yolanda is irritating her friends and family with her ultra-frugal behaviour. She'll need to strike a balance between saving, without being a cheapskate. So, she'll have to "up" the amounts of money she allocates to social activities and gifts in her budget.

\$ MONEY**A surprise**

Based on Yolanda's first cut at her monthly budget, she's got \$435 left over. If she can stick to her budget, Yolanda can definitely save more!

Income
\$2,400**Expenses:**

| | |
|-------------------------------------|-------|
| • Rent | \$750 |
| • Savings | \$50 |
| • RRSP | \$150 |
| • TFSA | \$250 |
| • Insurance | \$25 |
| • Groceries | \$200 |
| • Transit | \$120 |
| • Cell phone | \$30 |
| • Restaurants, entertainment, gifts | \$150 |
| • Personal care | \$75 |
| • Pet care | \$85 |
| • Charity | \$80 |

Total Expenses \$1,965

Surplus **\$435**

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Investment is like a box of chocolates



ISTOCK

ADVICE

Do research or your money might end up in sour stocks

Gail Vaz-Oxlade
For Metro Canada

The investment world is like a box of mixed chocolates without a map: you think you're getting one thing, but you end up with something else. Witness all the folks who tell me they've bought a mutual fund but have no idea what that mutual fund is invested in, so they don't know if it actually meets their needs.

"All I want to do is make some money," people tell me. "I don't know much about investing and I'm told this is the way to go."

"Would you take your money and throw it out your car window while doing 100 kilometres per hour?" I ask.

"No." The response comes with a puzzled look.

"Then why would you invest in something you don't understand, where you have the potential to lose money?"

"Lose money?" The puzzled look turns to panic.

"Hey, a mutual fund is..." and I explain about diversification, a basket of investments, unit values, and past performance being no predictor of future performance. They panicked look turns to despair.

OK, let's take a step back. You don't have to be a wizard to be an investor. Anything you use to grow your money is an investment. A high interest savings account, a GIC, a bond or a stock are all types of investments.

Some have higher returns than others and a rule of thumb is the greater the potential return, the greater the risk you might lose some money.

If you want to be an investor, you have to know the rules. Here are my top three:

Don't buy anything you can't explain to a 12-year-old.

Knowledge: If you want your money to work hard for you, you have to learn about investing. Read. Build a pretend portfolio and spend some time learning about what happens in the markets. You'll not only learn about how investments work, you'll learn about yourself.

Don't buy anything that keeps

you up at night.

Risk profile: This is the fancy way of saying, "How big a chicken are you?" You better know. Using a pretend portfolio you can see how you react when your investments go up and down in value. You'll learn about you: how you respond in a crisis and what types of investments best suit you.

Know how long you're willing to stay invested.

Time horizon: If you plan to stay in an investment for less than 10 years, you've got to stay out of equities: stocks and stock-based mutual funds. The last thing you need is for the market to dipsy-doodle, just when you want to use the money. As you get closer to spending the money — as your time horizon shortens — you need to move that money where it'll be safe so you'll have it when you need it.

Don't stay stuck at the bottom of the investment pyramid (Don't know what that is? Go look it up!) because of a lack of knowledge. Read. Ask questions. Learn. Practice with a pretend portfolio. Then move up the pyramid.

For more money advice, visit Gail's website at gailvazoxlade.com

See the forest for the rates.

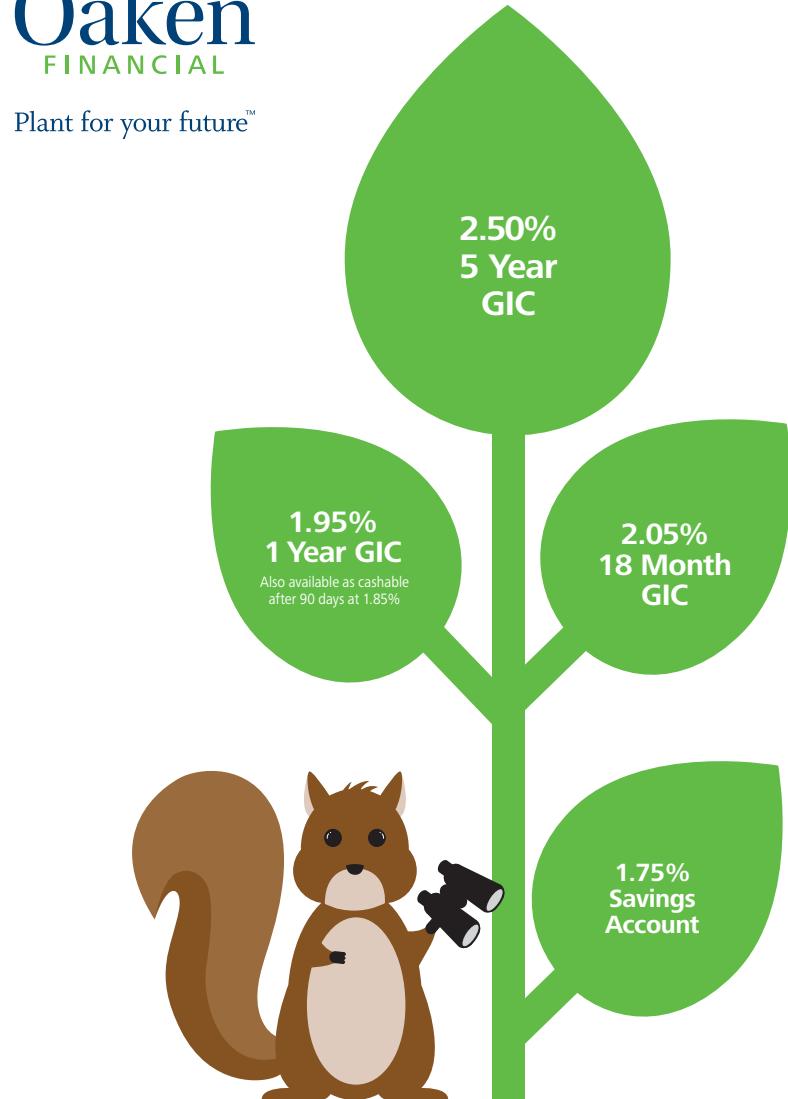
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It's vintage bling for engagement rings

PROPOSALS

More couples opt for second-hand jewelry

Shriram Venkataramana had two months to look for an engagement ring for his girlfriend, Payal Uttam. He wanted to propose while they were on vacation in Bali, but he was overwhelmed just thinking about finding the

perfect ring.

"It was very intimidating," Venkataramana says. "I had never been into a jewelry store, looking for a ring for someone else before, so I avoided it as long as I could."

A jewelry-savvy friend took Venkataramana to a Birks store last August, where they pinpointed rings that suited Uttam's style. "All four of them happened to be estate rings," Venkataramana says. "They were

I was really impressed that he managed to find a ring that was so unusual.

Payal Uttam says of her engagement ring

the unique ones — not your diamond solitaires."

So their next stop was Cynthia Findlay Antiques on Toronto's King St. W. which specializes in vintage jewelry. It was there Venkataramana found the perfect ring for his now wife.

Uttam is one of a growing number of brides sporting vintage rings on their fingers. Influenced by popular movies and TV series such as The Great Gatsby and Downton Abbey, Cynthia

workmanship," says store manager and certified gemologist Pina Danyszczuk. "If it's a signed piece like Tiffany or Cartier then it's worth even more."

At Van Rijk, Danyszczuk says on average, the budget for young couples buying engagement rings runs between \$5,000 and \$15,000.

Gemological certifications also come with an appraisal value that customers can take to their insurance provider. "The replacement value is not what they paid but what they should insure it for," says Danyszczuk, who always notes on gemological certificates that vintage rings are not readily replaceable.

"You should have it insured," says Danyszczuk. "If you're going to spend \$15,000, you don't want to spend that again. You can sleep better at night."

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Findlay has seen increasing demand for her vintage engagement rings from the Victorian (1837-1901), Edwardian (1901-1910), Art Nouveau (1890-1918) and Art Deco (1920-1930) eras.

Engagement rings in her shop start at \$400 and run upwards of \$20,000. Findlay acquires them through private sellers and works with independent gemologists to determine the ring's value.

"Pieces were handmade with tremendous pride, especially from 1915 to 1930," she says. "People were paid to do a beautiful job. They weren't paid to produce 42 rings from a mould."

Some jewelry shops have gemologists on staff, including Van Rijk Estate Jewellery and Watches in Toronto.

"We look at a ring, check the colour of the stone, the clarity, the weight, the era and the

workmanship," says store manager and certified gemologist Pina Danyszczuk. "If it's a signed piece like Tiffany or Cartier then it's worth even more."

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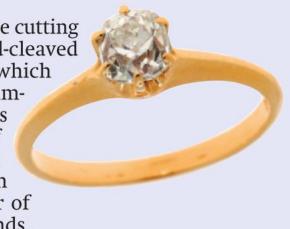
ART DECO



Made in the 1920s, art deco rings are characterized by elaborate designs and geometric motifs. "A lot of the art deco rings were flat because women wore gloves," explains Pina Danyszczuk, store manager at Van Rijk Estate Jewellery and Watches. Danyszczuk says that art deco is the most in-demand era of vintage rings at her store.

Diamond, sapphire and platinum ring, Van Rijk Estate Jewellery and Watches, \$6,500.

OLD EUROPEAN CUT DIAMONDS



Before the advent of machine cutting technology, jewellers hand-cleaved each facet of the diamond which often resulted in a slightly imperfect shape. Also known as an Old Mine Cut, this style of diamond was popular in both the Edwardian and Victorian eras. They're the precursor of today's brilliant cut diamonds.

18K yellow gold and diamond solitaire ring, Canadian Estate Jewellers, \$4,900.

COLOURED GEMSTONES



"A lot of couples say they're not interested in a diamond at all," says Cynthia Findlay, who has been selling vintage rings for over 35 years. Sapphires, rubies and emeralds are popular alternatives as engagement rings, although many vintage styles are accented with smaller diamonds in the design.

14K white gold, emerald and diamond ring, Cynthia Findlay Antiques, \$13,000.



The queen Bee

Samantha Bee is taking on the boys club with her new late-night series Full Frontal

For all the talk of how she's the only woman in the crowded late-night field, Samantha Bee sure has balls.

The long-time Daily Show correspondent's new series *Full Frontal With Samantha Bee* premieres Monday at 10:30 p.m. on the Comedy Network. If the prelaunch sketches posted on YouTube are any indication, Bee plans to shake up the boys club.

"I am female as f—," Bee declares in an edgy teaser for her new weekly series. The bit shows Bee in a gallery filled with portraits of late-night males Jimmy Fallon, Jimmy Kimmel, James Corden, Seth Meyers, John Oliver, David Letterman, even Carson Daly. A waiter offers her a large plate of meaty hors d'oeuvres. "You know what?" says Bee. "I think I'm kinda done with sausages."

It's no accident that the show is called *Full Frontal*. Bee plans to pull down plenty of pants on her series and make a lot of people uncomfortable.

The religious right is going to hate her. One of her promo clips showed fake footage of Republican presidential candidate Ted Cruz blasting pandas out of trees with a shotgun. Video of fellow candidate Marco Rubio praising Jesus at a GOP event prompted Bee to jump up and down proclaiming, "Yay, Jesus! Oh, he's so lucky he didn't live to see this debate."

If Fox News finds Stephen Colbert too partisan, they're going to freak over *Full Frontal*.

The Canadian-born comedian downplayed her killer Bee approach during the recent Television Critics Association press tour in Pasadena, Calif. Bee admitted to reporters that she sometimes held back during her record-setting 12-year tenure as a Daily Show contributor.

There were times when "I would have gone more deeply into a subject than others wanted to," she said, "and we'll have the opportunity to do that at *Full Frontal*."

Bee came to *The Daily Show* as an outsider. Born and raised in Toronto, Bee picked up some theatrical training at George Brown College before helping to form the Toronto improv troupe the Atomic Fireballs. She became Jon Stewart's first female correspondent when she joined his New York-based series in 2003. She was also the first non-U.S. citizen correspondent.

She's prepped one far-afield element already: a trip to Jordan.

"We are going to do a cultural orientation for Americans in order to better receive the Syrian refugees who are coming to this country," she says, pointing out,

"They have to do an American cultural orientation in Jordan in order to be resettled."

While her series has trained journalists on staff, Bee says the focus will always be on the funny.

LATE NIGHT WOMEN

Joan Rivers

Rivers angered then-reigning talk-show king Johnny Carson in 1986 by ditching her gig as permanent *Tonight Show* guest host and launching *Late Show* on Fox. Two tumultuous years and a booking war later it was cancelled.

Chelsea Handler

Launched in 2007, Chelsea Lately survived seven seasons at E! Handler's series was distinguished with a roundtable panel and often had a randy Howard Stern-like vibe.

Wanda Sykes

Fox again tried to add a female voice to late night in 2009. Sykes' stinging standup wit, however, did not stand up over a series haul, even in weekend doses.

"We want to take stories that we don't think receive enough attention and stab them with the hot poker of comedy," she says.

TORSTAR NEWS SERVICE

JOHANNA SCHNELLER WHAT I'M WATCHING

When you can't swear on network TV



Timothy Hutton and Hope Davis are a married couple at odds in *American Crime*. CONTRIBUTED

THE SHOW: *American Crime*, Season Two, Episode Four (ABC)

THE MOMENT: The Black Screens

to encourage Dan to advise his players to lie about a sexual assault. He doesn't want to quit.

The fight escalates. "What the f— do you want, do you want me to stand here and spew sh— so you can feel better about yourself?" Dan shouts. Interestingly, every time he says a starred word, for a nanosecond the sound drops out and the screen goes blank.

The most vital TV series right now deal with race, money or

sex. *American Crime* weaves all three into a fascinating, infuriating tangle, set smack in America's heartland. The assault victim is a lower-class boy whom no one takes seriously. One of the accused is an upper-class kid whose parents (Regina King and Andre Benjamin) believe he's mistrusted because he's black. Leslie — Lady Macbeth in the principal's chair — calmly purrs sentences like, "We only have three black families that pay full tuition."

There's one thing that separates American Crime from cable shows, and it's not complexity of ideas. It's language: You still can't swear on ABC. Hence the blank screens. (Jarring at first, you quickly get used to them.)

American Crime is set in a ruthlessly competitive world. The broadcaster that airs it is trying to keep up, too.

Johanna Schneller is a media connoisseur who zeroes in on pop-culture moments. She appears Monday through Thursday.

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2016 horoscopes

Tips For A Great Year:

This is the year of the Fire Monkey, so it's all about action and ambition and adventure. Taking risks is OK, but try not to be reckless about it. With the Monkey though it tends to be all or nothing, so big wins and big losses are equally likely. **CARLY J. CALE**

MONKEY

1932, 1944, 1956, 1968, 1980, 1992, 2004

It can't just be monkey-see, monkey-do this year — you can and you must lead the way. All that pent-up passion needs a creative outlet and in both your private life and your career you will be the proverbial unstoppable force. Greatness beckons. All hail the Monkey King!

ROOSTER

1933, 1945, 1957, 1969, 1981, 1993, 2005

The cocky Rooster won't be so loud and proud this year — you want to keep as low a profile as possible. Why? Because your brain is bubbling with big ideas, some of which could make lots of money. But you need peace and quiet to plot your route to fame and fortune.

DOG

1934, 1946, 1958, 1970, 1982, 1994, 2006

You have so many schemes and so many dreams — in fact, you have too many. If you want to make the most of your potential, you must focus exclusively on your No. 1 aim. The Dog can make a big noise this year, but it must be more than just howling at the moon.

PIG

1935, 1947, 1959, 1971, 1983, 1995, 2007

Home is where the heart is and if you stick close to your family over the coming 12 months this could be one of the best years ever. Switch off from outside distractions and cozy up with your loved ones in domestic bliss. The big, bad world can take care of itself.

RAT

1936, 1948, 1960, 1972, 1984, 1996, 2008

Travelling for fun, romance and profit will light up the coming year and, being such a clever Rat, you will no doubt find ways to combine all three. Keep an overnight bag by your bed at all times — you never know when you might have to make a quick getaway!

OX

1937, 1949, 1961, 1973, 1985, 1997, 2009

No one works harder than the Ox — that's why you are so successful — but don't overdo it. Pay more attention to health and fitness issues

and make sure you are working and making money for yourself, not other people. Your task for the year? Learn to say "No"!

TIGER

1938, 1950, 1962, 1974, 1986, 1998, 2010

Partnership issues are highlighted this year and if you are in the market for romance you won't lack for opportunities. Be choosy. Play the field a bit before you settle down. A Dog person or Horse lover could turn out to be the soul mate you have been looking for.

RABBIT

1939, 1951, 1963, 1975, 1987, 1999, 2011

Take good care of your assets this year because, with the mischievous Monkey in the ascendant, you could be tempted to gamble with what you own and earn. If your attitude is "easy come, easy go" it could all go a lot quicker than you expected! Don't leave anything to chance.

DRAGON

1940, 1952, 1964, 1976, 1988, 2000, 2012

This is an auspicious year for those born under the sign of the Dragon, a year in which your creative and artistic talents will flourish and you find favour with people in positions of power. You may not be sitting on a hoard of gold just yet — but you soon will be!

SNAKE

1941, 1953, 1965, 1977, 1989, 2001, 2013

You seem to have a lot more rivals and enemies of late but you are far too smart to let them outwit you. No one surpasses the Snake for cunning, and each new challenge you face this year will be an opportunity to show how s-s-skillful and s-s-serious you can be.

HORSE

1942, 1954, 1966, 1978, 1990, 2002, 2014

You will have plenty to say for yourself this year — as always — but don't give away for free information you could have charged for. Knowledge is a commodity like everything else and, because you are the bearer of so many secrets, others will pay top dollar for what you know.

SHEEP

1943, 1955, 1967, 1979, 1991, 2003, 2015

You are more likely to get what you want this year by disguising your intentions. In short, the less others know about your ambitions the better. You have got your eye on the top job and are determined to make it your own. Yes, you're a wolf in Sheep's clothing!

TRADITIONS

Modern twists on culture and custom

Michelle Williams

Ring in the Year of the Monkey with your own Chinese New Year party. Traditional celebrations can be a lot of work, but there are some simple ways to honour the customs and have a fun, festive event.

"For a Chinese New Year's party, it's important to create the right atmosphere," explains Angela Chan, vice president and chair of special events at the Chinese Cultural Centre of Greater Toronto. "Decorate your space in red and gold, red signifying celebration and gold signifying prosperity and riches. Green, meaning life, is also a popular colour because in China, the New Year is also a celebration of spring."

Start with your front door — welcome guests with a door covered in red crepe paper and add decorative Chinese images you can pick up at a Chinese market. Decorate indoors with vases of fresh red and yellow flowers, hang red homemade (or bought) Chinese lanterns, and adorn your table in red, yellow and gold.

Gifts of money in red envelopes are a popular Chinese New Year tradition. You can also give "lucky money" in the form of chocolate coins also in red envelopes.

"These envelopes in a basket make a nice addition to your decor," Chan says.

Another important element for Chinese New Year is the couplet.

"These are strips of red paper with a few words in Chinese wishing health and prosperity for the New Year," explains Chan. "They're not fortunes. The messages are



Whatever is eaten on New Year's Eve is believed to affect your fortune for the year. ISTOCK

simply good wishes. You can hire a Chinese calligrapher to make these for your party, or you can buy them already printed at a Chinese store."

To honour the Year of the Monkey, scatter a few stuffed monkey toys around your home, adding to the decor, and that children can take home as parting gifts.

"Something that is traditional, but fits in well with a modern celebration, is the tray of togetherness, which signifies luck and prosperity for the New Year," says Chan. This is a tray divided into eight sections of different sweets and snacks, served to guests as an appetizer.

"Traditionally, the tray would include things like dried coconut, lotus seeds and dried melon seeds stained red, but you can serve whatever you like," she adds.

"Food is a big part of Chinese New Year, as it's all about coming together in harmony," says Kathleen Chim, chef of Chinese and Asian cuisine at George Brown College.

Chim says these days, people are looking for faster and easier ways to serve up traditional foods, so often they buy dishes already prepared at Chinese grocers. But she also has a few recommendations for modern, easier and quicker twists on traditional dishes.

2016

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NBA MVP Stephen Curry banged the "Keep Pounding" drum on Sunday for the Panthers, the Golden State Warriors guard's favourite team

Blitzing Broncos bowl over Panthers

SUPER BOWL

Denver defence decimates NFL MVP Newton on way to title

If this was the final game of his magnificent career, what a Super way to go out for Peyton Manning.

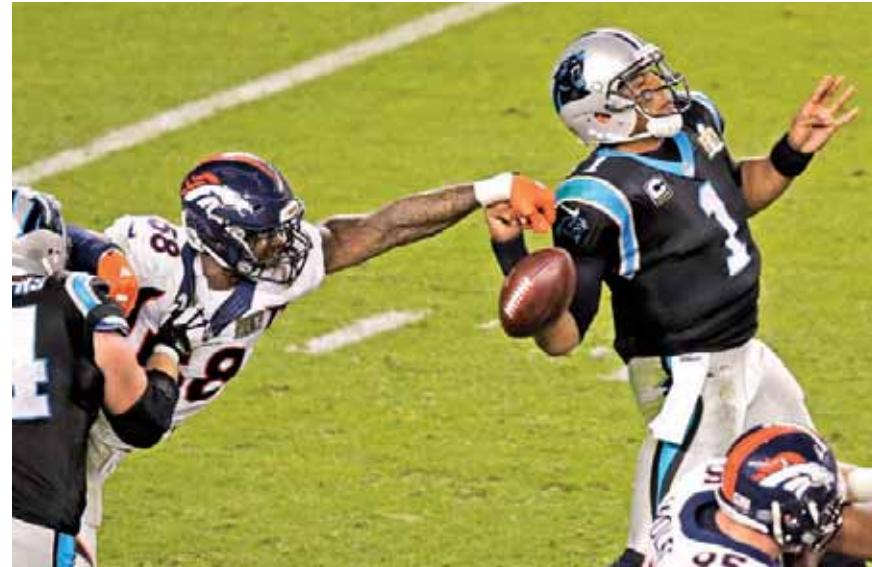
He can thank Von Miller and the Broncos' swarming, big-play defence for his second NFL championship.

Adding that ring to his five MVP awards, Manning certainly can be satisfied and comfortable in retirement should Sunday's 24-10 victory over the Carolina Panthers be his finale. He wasn't the star — game MVP Miller seemingly was everywhere on every Carolina play — but Manning really hasn't been the headliner in this injury-shortened season.

Emulating his Broncos boss, John Elway, the 39-year-old Manning can ride off with the Lombardi Trophy after leading Denver to its third NFL title, first since 1999 — when Elway was the quarterback.

"I'll take some time to reflect," Manning said when asked if Super Bowl 50 is the end. "I got a couple priorities first. I'm going to go kiss my wife and my kids ... I'm going to drink a lot of Budweiser tonight. Take care of those things first."

Denver's suffocating defence kept Cam Newton jittery all day.



The Broncos' Von Miller strips the ball from Panthers quarterback Cam Newton in the second half of Super Bowl 50 on Sunday night in Santa Clara, Calif. Miller won game MVP, forcing two fumbles and getting 2 1/2 sacks. CHARLIE RIEDEL/THE ASSOCIATED PRESS

SUNDAY In Santa Clara



Despite wearing gold shoes before the golden Super Bowl, Newton couldn't finish off a dynamic season in which he was the league's MVP. Miller twice stripped him, once for

a touchdown, the second time setting up a clinching TD. Denver's top-ranked defence, the one that ran roughshod over Tom Brady in the NFC championship, simply wouldn't let Newton get comfortable.

"It's every one of these guys who got me to this," Miller said.

Newton was sacked six times — receiver Ted Ginn Jr., went down once on an aborted trick play — and if Miller wasn't torturing him, DeMarcus Ware was. Ware had two of the seven sacks, the most ever by one team in the Super Bowl.

Caro-

It's very special to cap it off with a Super Bowl.

Peyton Manning

lina's potent offence that led the league with 500 points was held to its fewest points of the year, and Denver set an ignominious mark with 194 yards gained, the fewest for a Super Bowl winner.

So what: The Broncos (15-4) are champions and Manning is the first quarterback to win Super Bowls with two franchises, Indianapolis in 2007 was the other.

Manning finished 13 for 23 for 141 yards against a strong Carolina (17-2) defence that just couldn't match Miller and company.

"This game was much like this season has been, testing our toughness, our resiliency, our unselfishness," he said. "It's only fitting that it turned out that way."

"I feel very, very grateful. ... Obviously, it's very special to cap it off with a Super Bowl championship."

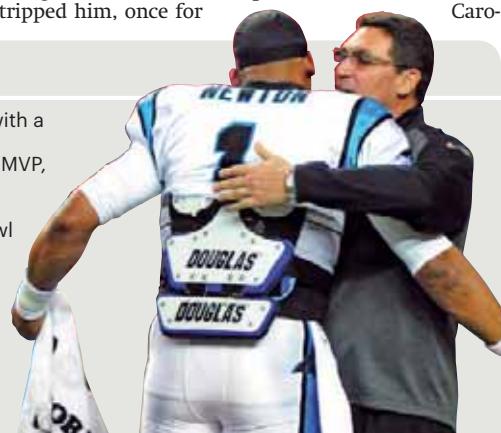
THE ASSOCIATED PRESS

NEWTON'S NIGHTMARE

Cam Newton's dream season ended with a nightmare performance.

Fresh off being named the league's MVP, the Panthers fifth-year quarterback was stymied by an aggressive Denver Broncos defence in his first Super Bowl appearance on Sunday.

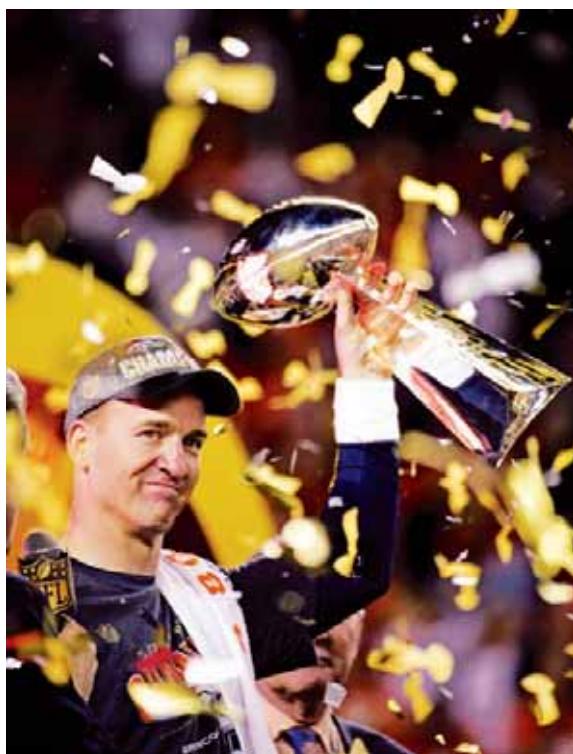
The six-foot-five, 245-pound quarterback who scored 45 touchdowns during the regular season — and five more in the playoffs — failed to produce a TD running or throwing for the first time this season.



The big game in pictures

The Big One. About 70,000 attended Super Bowl 50 at San Francisco's Levi's Stadium and hundreds of millions watched across the world. Go to metronews.ca for more coverage of the big game.

PHOTOS BY GETTY IMAGES/ THE ASSOCIATED PRESS



Highlight-reel goal pushes Caps to win

NHL

Ovie milestone also huge, as Washington edges Philly

Matt Niskanen scored a goal that wowed the Washington Capitals' bench, and Alex Ovechkin scored an atypical goal that put him in elite company in hockey history.

Behind a highlight-reel goal from Niskanen and Ovechkin's 30th of the season, the Capitals rallied to beat the Philadelphia Flyers 3-2 in their traditional Super Bowl Sunday matchup. Ovechkin joined Wayne Gretzky and Mike Gartner as the only players in NHL history to score 30 or more goals in each of their first 11 seasons.

"It's not surprising, and he's going to probably do it another time or two before he's done," coach Barry Trotz



Alex Ovechkin has scored at least 30 goals in each of his 11 NHL seasons. NICK WASS/THE ASSOCIATED PRESS

said. "Consistency, that's a part of greatness."

Ovechkin deflected Karl Alzner's point shot with his stick in front of Flyers goalie Steve Mason for his 30th in his 49th game of the season. That tied the score in the second period after a choppy start for the Capitals.

The NHL-leading Capitals

are mired in a season-worst 0-for-17 power-play drought. Another 0-for-2 performance Sunday hurt way less because they killed off all five Philadelphia power plays.

Goaltender Braden Holtby was a big part of that as he made eight of his 33 saves on the penalty kill. Those in front

SUNDAY in Washington

| | |
|----------------------|--------------------|
| 3 CAPITALS | 2 FLYERS |
|----------------------|--------------------|

of him, namely Niskanen, Alzner and forwards Brooks Laich and Mike Richards, deserved some credit, too, as a 5-on-3 penalty kill changed the momentum of the game.

With all things even on special teams, the Capitals got two of their goals from defenceman Dmitry Orlov's fifth of the season came just 1:09 after Ovechkin scored, but it was Niskanen's dipsy-do moves through traffic that got the bulk of the attention.

Five minutes into the third period, Niskanen went end to end, carving through Flyers defenceman Michael Del Zotto and Shayne Gostisbehere before beating Mason short side.

THE ASSOCIATED PRESS

IN BRIEF

Habs prevail in shootout

Sven Andrighetto was the only player to score in a five-round shootout as the Montreal Canadiens defeated the Carolina Hurricanes 2-1 on Sunday afternoon in Montreal.

Ben Scrivens stopped all five Carolina shooters, including star centre Eric Staal on the final attempt.

Max Pacioretty scored in regulation time for Montreal (26-24-4).

Jeff Skinner scored for Carolina (24-21-9).

THE CANADIAN PRESS

Willett wins Dubai classic

Danny Willett of England sank a birdie putt from 15 feet on the final hole to win the Dubai Desert Classic title by one shot on Sunday.

Follow Englishman Andy Sullivan (68) and Spain's Rafael Cabrera-Bello (69) set the clubhouse pace for overnight leader Willett, who protected his slim advantage with a 3-under round of 69. It was the fourth European Tour win for Willett, who finished on 19 under 269.

THE ASSOCIATED PRESS

Arsenal snaps winless run

Arsenal ended a four-game winless run by scoring quick-fire goals to beat home side Bournemouth 2-0 on Sunday, rising to third in the Premier League.

Mesut Ozil tucked away the opener in the 23rd minute for his first goal since netting in

December's reverse fixture against Bournemouth. And only 88 seconds later, Alex Oxlade-Chamberlain struck to end a 17-month wait for a Premier League goal.

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The first racers leave the start area in the team mixed relay at the biathlon World Cup in Canmore on Sunday. MIKE RIDWOOD/THE CANADIAN PRESS

BIATHLON WORLD CUP

Canada finishes sixth in team relay

France and Germany won gold in the mixed relays to conclude the biathlon World Cup at the Canmore Nordic Centre on Sunday.

Germany won the team relay, which features two men and two women from each country. The host Canadian team finished sixth.

The French were the victors in the new singles relay, which includes a man and woman from each country.

The Germans finished a comfortable one minute 16 seconds ahead of runner-up Italy in the team relay, which made its Olympic debut in 2014. The Norwegians were 1:23 behind for bronze.

Rosanna Crawford of Canmore, Sarah Beaudry of Prince George, B.C., Macx Davies of Canmore and Brendan Green of Hay River, N.W.T., crossed the line 1:34 back of the victors and 10 seconds out of a

spot on the podium.

Martin Fourcade and Marie Dorin-Habert won the mixed singles relay by a 45-second margin over Austria's Simon Eder and Lisa Theresa Hauser in second.

Norway's Lars Helge Birkeland and Hilde Fennel took bronze.

Calgary's Nathan Smith and Julia Ransom of Kelowna, B.C., placed 12th.

THE CANADIAN PRESS

RECIPE Black Bean Soup

PHOTO: MAYA VINCENT

Ceri Marsh & Laura Keogh
For Metro Canada

Start your week off right with this zesty, flavourful black bean soup. It's so rich and creamy you'll forget you're having a healthy, fibre-rich dinner.

Ready in
Prep time: 10 minutes
Total time: 45 minutes

Serves 6

Ingredients

- 1 Tbsp olive oil
- 1 onion, chopped
- 3 cloves of garlic, minced
- 1 bunch cilantro, washed well, stems minced (keep leaves for garnish)
- 2 carrots, chopped small
- 2 stalks of celery, chopped
- 1 tsp ground cumin
- 2 x 19 oz can of black beans, rinsed
- 1L low-sodium chicken stock

- Salt and pepper
- Garnish: cilantro, avocado, yogurt or sour cream, salsa

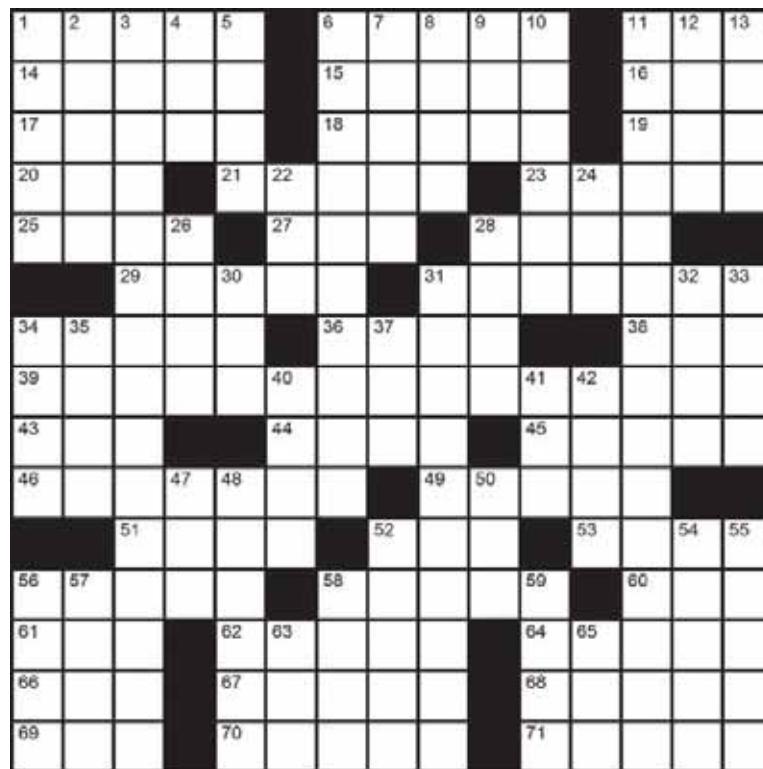
Directions

1. In a heavy bottomed, large pot, place olive oil, onion, garlic, cilantro stalks, carrots and celery and allow it all to soften slightly over medium heat, about 5 minutes. Add cumin and cook for another minute or two.
2. Add rinsed beans and stock. Reduce heat to low, allow soup to simmer, then cover for 30 to 40 minutes. Stir every 5 minutes or so, to be sure nothing is sticking to the bottom.
3. Take soup off the heat and allow to cool a bit. Use either a blender to purée in small batches, or use an immersion blender.
4. Serve with plain yogurt, sour cream, avocado, salsa and cilantro.

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CROSSWORD Canada Across and Down BY KELLY ANN BUCHANAN**ACROSS**

1. Fancy-hatted English racecourse
6. Retro-style eatery
11. Prof's helpers
14. Flat-bottomed vessels
15. Previously, in ye olden days
16. 'Ready In Time': New album/song-of-the-same-name by Canadian singer Matt _
17. Sweden's money
18. Boast
19. Q. "Is the alphabet's 15th letter known _ _?" A. "Indeed."
20. "Cockroach!"
21. River of Germany
23. Shoelace tip
25. "Galveston" songwriter Jimmy
27. NB's ocean
28. Key _ pie
29. Zing
31. Groups of five
34. ID card component
36. Particular woodwind
38. Terri' tail
39. Manitoba: Wildlife Management Area located 30 minutes north of Winnipeg where visitors can experience wetlands, habitats, trails and wildlife that includes about 300 species of birds: 3 wds.
43. Latin roe
44. Pull at
45. Sir Guinness, and others
46. News agency
49. Vancouver-born actress Ms. Okuma
51. Caesar's clothing
52. Figure skater Midori
53. Hullabaloo
55. "On the _ hand..."
58. Songbook standard: "Me _ _ Shadow"
60. Rapscallion
61. _-expressionism (Art movement)
62. Put an _ (Halt): 2 wds.
64. The Yokums family member
66. Road ride
67. Prefix meaning 'Lizard'
68. _ cum laude

**DOWN**

1. Lopsided

ON: 2 wds.
7. _ to see the point?" (Why?)
8. 'Proper' word?
9. 'West' suffix
10. Keep back
11. They foretell the future: 2 wds.
12. Basilica part
13. Parking place
22. Occurrence, poetically
24. O Meridian letters
26. All two
28. Potato _ Soup
30. Bygone bird
31. One might be used for accessing a butler's pantry: 2 wds.
32. _-shaped, like a saucer
33. Learning insts.
34. " _ Side of Town" by Johnny Rivers
35. Possess
37. Good: French
40. " _ Breckinridge" (1970)
41. Egyptian _ (Cat breed)
42. _-Seltzer
47. Lake temperature tester
48. Go forth
50. _ de guerre
52. 'I' of IV
54. Signs
55. Ocean mist
56. _ and for all (Finally)
57. Calgary Flames
58. _ (Together, in music)
59. Tuber types
63. "Nope."
65. Ewe's exclamation!

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9

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| 6 | 3 | 5 | 7 | |

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*** IT'S ALL IN THE STARS** by Sally Brompton

Aries March 21 - April 20
Don't believe what others tell you just because they claim to be in the know. The world is full of people who don't understand even the basics of what they're talking about.

Taurus April 21 - May 21
Important people will do things for you today. If you want to move up in the world you'll soon get your chance. A new moon in the career area of your chart will make it easy for you to make a good impression.

Gemini May 22 - June 21
Working and earning a living are important but there are BIG questions that need to be answered, the type that can only be answered by looking within. Time to do some thinking.

Cancer June 22 - July 23
You cannot let go of a thought or an idea and it is driving you crazy. Today's new moon will help you find a way to apply it in the real world and, once done, it won't bother you again.

Leo July 24 - Aug. 23
Love is in the air today. Make an effort to be positive about a relationship and what happens later in the week won't hit you so hard. Think only good things about the people who mean most to you emotionally.

Virgo Aug. 24 - Sept. 23
Matters of the head and matters of the heart will clash today, so draw up a schedule that enables you to focus on one thing at a time. Try to tackle two or more things at the same time.

Libra Sept. 24 - Oct. 23
Today's new moon dares you to break out of the mental and emotional straitjacket you've made for yourself. The reason you haven't reached your goal is because you fear you don't have what it takes. But you do!

Scorpio Oct. 24 - Nov. 22
Some people you like and some you don't and it will always be that way. Don't feel you have to pretend that someone who rubs you up the wrong way is your friend.

Sagittarius Nov. 23 - Dec. 21
There are a lot of tall stories making the rounds and the only way to separate fact from fiction is to ignore what people tell you and follow your instincts. Your inner voice knows.

Capricorn Dec. 22 - Jan. 20
Don't worry about your money situation because there are more important things for you to think about. Best of all, today's new moon will help you find ways to earn more.

Aquarius Jan. 21 - Feb. 19
Today's new moon in your birth sign will give you a boost of confidence. Anything is possible for you now — yes anything — so aim as high as you can and then go higher still.

Pisces Feb. 20 - March 20
Why are you hesitating? It's not like you to think twice before rushing in but you want to know what lies ahead before making your move. This time you could be right, there may be danger around the corner.

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